



Order Filed on November 26, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
829180 PHELAN HALLINAN DIAMOND & JONES, PC 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103 856-813-5500 Attorneys for CALIBER HOME LOANS, INC.	
In Re:	
JEFFREY M. BRATCHER-HOYER JENNIFER L. HOYER A/K/A JENNIFER MICHAEL Debtors	

Case No.: 18-32465 - ABA

Hearing Date: tbd

Judge: Andrew B. Altenburg, Jr


Chapter: 13

Recommended Local Form: ☐ Followed ☒ Modified

ORDER VACATING STAY

____ The relief set forth on the following page is hereby **ORDERED**.

DATED: November 26, 2019



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

☒ Real Property more fully described as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further **ORDERED** that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

rev. 7/12/16

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Jeffrey M. Bratcher-Hoyer
Jennifer L. Hoyer
Debtors

Case No. 18-32465-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2019.
db/jdb +Jeffrey M. Bratcher-Hoyer, Jennifer L. Hoyer, 1026 Kohler Avenue, Deptford, NJ 08096-1956

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2019 at the address(es) listed below:

Andrew B. Finberg on behalf of Joint Debtor Jennifer L. Hoyer andy@sjbankruptcylaw.com, abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg on behalf of Debtor Jeffrey M. Bratcher-Hoyer andy@sjbankruptcylaw.com, abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Nicholas V. Rogers on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12